

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

LAUREN A. THOMAS

Debtor(s)

Case No. 11-25597GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/02/2011.
- 2) The plan was confirmed on 11/14/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 03/05/2012, 07/06/2012, 07/18/2014, 08/31/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/06/2016.
- 6) Number of months from filing to last payment: 58.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,663.01.
- 10) Amount of unsecured claims discharged without payment: \$56,453.76.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$47,248.50
Less amount refunded to debtor	\$1,010.87

NET RECEIPTS: **\$46,237.63**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,592.16
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,592.16**

Attorney fees paid and disclosed by debtor: \$100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI INC**++	Unsecured	153.00	153.48	153.48	0.00	0.00
AFNI INC**++	Unsecured	92.00	92.00	92.00	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Unsecured	0.00	6,470.09	6,470.09	0.00	0.00
AMERICREDIT FNCL SVCS INC*	Secured	11,026.00	11,152.47	5,314.38	5,314.38	1,021.74
ANIBAS FINANCE	Priority	NA	NA	3,103.51	3,103.51	773.70
ASSET ACCEPTANCE CORP	Unsecured	4,819.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC ASSIGNEE	Unsecured	0.00	4,846.25	4,846.25	0.00	0.00
CAVALRY PORTFOLIO SERVICES LL	Unsecured	12,291.00	12,469.10	12,469.10	0.00	0.00
CHASE BANK USA NA	Unsecured	0.00	NA	NA	0.00	0.00
COMPLETE CREDIT SOLUTIONS	Unsecured	1,705.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	438.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSN.	Unsecured	1,403.00	NA	NA	0.00	0.00
DOLLAR BANK FSB(*)	Unsecured	165.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	266.88	308.73	308.73	0.00	0.00
GMAC MORTGAGE CORP*	Unsecured	0.00	NA	NA	0.00	0.00
HSBC++	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK	Secured	65,086.00	65,060.37	0.00	28,855.17	0.00
JPMORGAN CHASE BANK	Secured	0.00	576.97	576.97	576.97	0.00
NATIONWIDE SERVICING CENTER	Unsecured	14,067.01	NA	NA	0.00	0.00
PALISADES ACQUISITION/PALISADE	Unsecured	0.00	1,356.10	1,356.10	0.00	0.00
PALISADES COLLECTION LLC/ASTA*	Unsecured	999.00	NA	NA	0.00	0.00
PARKVALE BANK*FRMR PARKVALE	Unsecured	0.00	NA	NA	0.00	0.00
PITTSBURGH PARKING COURT	Unsecured	58.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	1,259.00	NA	NA	0.00	0.00
POINT PARK UNIVERSITY	Unsecured	3,678.00	NA	NA	0.00	0.00
PROFESSIONAL ACCOUNT MANAGE	Unsecured	67.00	NA	NA	0.00	0.00
TD AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
UNIVERSITY OF PITTSBURGH	Unsecured	2,100.00	NA	NA	0.00	0.00
VERIZON/SCCR GTE/AFNI**++	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$28,855.17	\$0.00
Mortgage Arrearage	\$576.97	\$576.97	\$0.00
Debt Secured by Vehicle	\$5,314.38	\$5,314.38	\$1,021.74
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$5,891.35	\$34,746.52	\$1,021.74
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,103.51	\$3,103.51	\$773.70
TOTAL PRIORITY:	\$3,103.51	\$3,103.51	\$773.70
GENERAL UNSECURED PAYMENTS:	\$25,695.75	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$6,592.16</u>
Disbursements to Creditors	<u>\$39,645.47</u>
TOTAL DISBURSEMENTS :	<u>\$46,237.63</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/04/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.